

Eligibility Fast Pass

Eligibility Fast Pass is a process that allows us to utilize basic eligibility information provided via a “preferred census” to review initial claims. When used in conjunction with the regularly required census, the additional “preferred census” data points enable us to review most claims without pending the initial claim, sending a request for eligibility and awaiting the information to be provided.*

Utilizing Eligibility Fast Pass with “Preferred Census” Information

Required Census Information

- Member enrollment tiers
- Employee gender identifiers
- Date of birth
- Home zip codes
- If the census has dependents, we need to be able to filter for just subscriber info

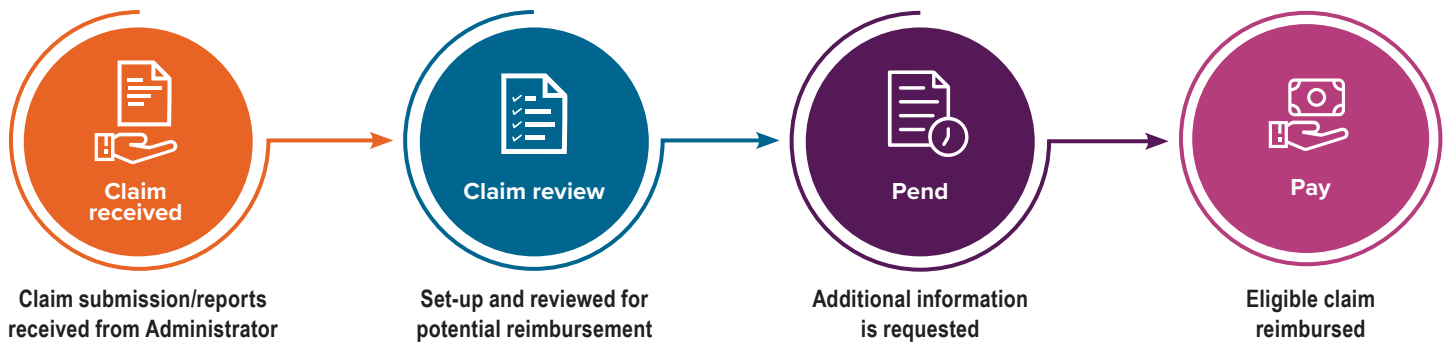


“Preferred Census” Information

- Original medical effective date
- Date of hire
- Coordination of benefits (COB / Other Insurance) - if possible
- Please include all covered members in addition to subscribers

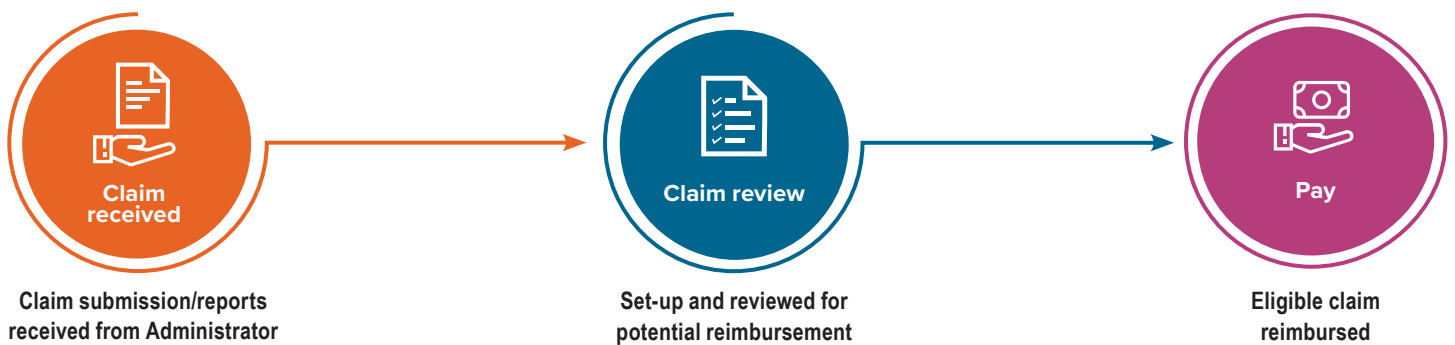
ReliaStar Life Insurance Company (Minneapolis, MN) and
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Traditional Claims Path:

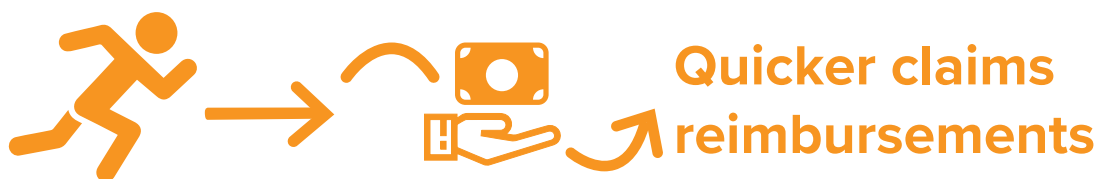


Pending the claim typically adds 10+ business days to the process while we wait to receive the requested eligibility information

Fast Pass Claims Path:



Not needing to pend the claim means we are able to review and process an eligible claim payment 10+ business days earlier, compared to the traditional path



Expedited process offers the benefit of quicker claims reimbursements

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Benefits:



Faster turnaround time for claim review, decision, and reimbursement



Fewer pended claims, claim delays, and less points of friction in the claim review process overall



Remove or reduce administrative eligibility emails between the client, broker, and us

This service is available for all employers with our stop loss coverage and we encourage our clients to utilize it.

FAQs

- **How often is a census needed during the year?**

Only once, initially. If the client prefers to provide us with an updated census more frequently/during the policy year, we are happy to accept it.

- Updated census to be provided at renewal, to ensure accuracy.

- **What happens if a claimant is not on the census?**

We will proceed with our standard claims process and reach out for eligibility. We will continue with our review upon receipt of the completed information.

- **Is there a cost associated with using Fast Pass?**

There is no additional cost to use Fast Pass and we encourage our clients to utilize this service.

- **Who should I contact with questions?**

Please reach out to your Voya Sales Representative or to our Stop Loss Service Team at SLService@voya.com.



That was easy.



* Please note, some claims may require additional information that we will reach out for on an as-needed basis. Examples of such information is active at work status, confirmation of premium payment when claimants are on leave, etc. Actual results may vary. Eligibility Fast Pass is not insurance coverage.

Excess Risk Insurance is issued by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Policy Form #RL-SL-POL-2013; in New York Policy Form #RL-SL-POL-2013-NY. Form numbers, availability and specific provisions may vary by state.

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